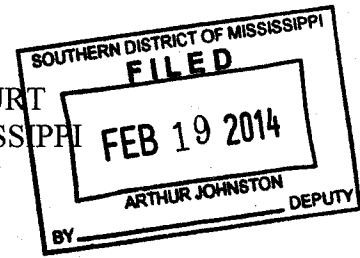


IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
NORTHERN DIVISION



UNITED STATES OF AMERICA

v.

CRIMINAL NO.: *3:14cr151 DPJ-LRA*

PENNIE M. FRAZIER

18 U.S.C. §287

18 U.S.C. §1343

18 U.S.C. §1028A(a)(1)

The Grand Jury charges:

At all times relevant to this Indictment:

1. Defendant **PENNIE M. FRAZIER** resided in Hinds County, Mississippi, within the Southern District of Mississippi.
2. A “means of identification” was any name or number that may be used, alone or in conjunction with any other information, to identify a specific individual, including a name, Social Security number, or date of birth.
3. The Internal Revenue Service (“IRS”) was an agency of the United States Department of Treasury responsible for enforcing and administering the tax laws of the United States, and collecting taxes owed to the United States.

COUNTS 1 – 6

4. The factual allegations contained in Paragraphs 1 – 3 of the Indictment are realleged and incorporated herein as if copied verbatim.
5. On or about the dates listed below, within Hinds County, Mississippi, in the Northern Division of the Southern District of Mississippi, and elsewhere, Defendant **PENNIE M. FRAZIER**, and others known and unknown to the grand jury, made and presented and caused to be made and presented to the IRS claims against the United States for payment of a refund of taxes, which Defendant **FRAZIER** then and there knew to be false, fictitious, and fraudulent.

Defendant **FRAZIER** made the claims by preparing and causing to be prepared, and presenting and causing to be presented to said agency, U.S. Individual Income Tax Returns, Forms 1040, for the individuals and approximate amounts described below knowing that the claim was false, fictitious, and fraudulent in that the named individual was not entitled to the refund which was being requested:

COUNT	NAME	DATE	TAX YEAR	REFUND AMOUNT CLAIMED
1	M.W.	02/26/2009	2008	\$11,753.00
2	E.W.	03/05/2009	2008	\$ 7,971.00
3	J.C.	02/04/2011	2010	\$ 7,436.00
4	I.B.	02/09/2011	2010	\$ 4,450.00
5	F.C.	02/09/2011	2010	\$ 4,450.00
6	C.C.	02/09/2011	2010	\$ 5,450.00

All in violation of Sections 287 and 2, Title 18, United States Code.

COUNTS 7 - 12

6. The factual allegations contained in Paragraphs 1 – 3 of the Indictment are realleged and incorporated herein as if copied verbatim.

7. On or about and between the dates listed below, within Hinds County, Mississippi, in the Northern Division of the Southern District of Mississippi, and elsewhere, Defendant **PENNIE M. FRAZIER** devised and intended to devise a scheme and artifice to defraud and to obtain money from the United States Treasury through fraudulent federal income tax return refunds and tax refund anticipation loans electronically transmitted from Santa Barbara Bank, located in Goleta, California, to Trustmark National Bank, located in Jackson, Mississippi, and from

Kenney Bank & Trust, located in Kenney, Illinois, to Regions Bank, located in Birmingham, Alabama, by means of materially false and fraudulent pretenses, representations and promises on federal income tax returns, the defendant well knowing at the time that the pretenses, representations and promises to the IRS would be and were false when made, and which scheme and artifice to defraud and to obtain money by means of false and fraudulent pretenses, representations and promises, so devised and intended to be devised, was in substance to obtain money from the United States Treasury and the aforesaid financial institutions in the form of federal income tax refunds and refund anticipation loans by fraudulently submitting to the IRS false income information and false credit information on U.S. Individual Income Tax Returns, Forms 1040 and supporting documents, including false Forms W-2.

8. That the defendant, on or about the dates listed below, for the purpose of executing the aforesaid scheme and artifice, and attempting to do so, knowingly caused the electronic transfer of funds in the approximate amounts identified below, from the financial institutions listed below:

COUNT	TAXPAYER	DATE	INITIATING BANK	RECEIVING BANK	AMOUNT
7	M.W.	03/06/2009	Santa Barbara Bank & Trust	Trustmark National Bank	\$7,500.00
8	E.W.	03/12/2009	Santa Barbara Bank & Trust	Trustmark National Bank	\$7,500.00
9	J.C.	02/18/2011	Kenney Bank & Trust	Regions Bank	\$7,078.05
10	I.B.	02/18/2011	Kenney Bank & Trust	Regions Bank	\$4,092.05
11	F.C.	02/18/2011	Kenney Bank & Trust	Regions Bank	\$4,092.05
12	C.C.	02/18/2011	Kenney Bank & Trust	Regions Bank	\$5,092.05

All in violation of Sections 1343 and 2, Title 18, United States Code.

COUNTS 13 - 18

9. The factual allegations contained in Paragraphs 1 – 3 of the Indictment are realleged and incorporated herein as if copied verbatim.

10. On or about each date listed below, in Hinds County, Mississippi, in the Northern Division of the Southern District of Mississippi, and elsewhere, Defendant **PENNIE M.**

FRAZIER did knowingly use the means of identification of another person without lawful authority during and in relation to the offense in this Indictment described as a Related Count, that is, she knowingly used the name and Social Security number of an actual person known to the grand jury, listed by their initials below, to commit wire fraud in violation of Section 1343, Title 18, United States Code, by obtaining an income tax refund in the approximate amount listed below:

COUNT	INDIVIDUAL	DATE	RELATED COUNT	REFUND AMOUNT
13	M.W.	03/06/2009	7	\$7,500.00
14	E.W.	03/12/2009	8	\$7,500.00
15	J.C.	02/18/2011	9	\$7,078.05
16	I.B.	02/23/2011	10	\$4,092.05
17	F.C.	02/18/2011	11	\$4,092.05
18	C.C.	02/23/2011	12	\$5,092.05

All in violation of Sections 1028A(a)(1) and 2, Title 18, United States Code.

NOTICE OF INTENT TO SEEK CRIMINAL FORFEITURE

As a result of committing the offenses as alleged in this Indictment, the defendant shall forfeit to the United States all property involved in or traceable to property involved in the

offenses, including but not limited to all proceeds obtained directly or indirectly from the offenses, and all property used to facilitate the offenses. Further, if any property described above, as a result of any act or omission of the defendant: (a) cannot be located upon the exercise of due diligence; (b) has been transferred or sold to, or deposited with, a third party; (c) has been placed beyond the jurisdiction of the Court; (d) has been substantially diminished in value; or (e) has been commingled with other property, which cannot be divided without difficulty, then it is the intent of the United States to seek a judgment of forfeiture of any other property of the defendant, up to the value of the property described in this notice or any bill of particulars supporting it.

All pursuant to Section 981(a)(1)(C), Title 18, United States Code and Section 2461, Title 28, United States Code.


GREGORY K. DAVIS
United States Attorney

A TRUE BILL:
S/SIGNATURE REDACTED
Foreperson of the Grand Jury

This indictment was returned in open court by the foreperson or deputy foreperson of the grand jury on this the 19th day of February, 2014.


UNITED STATES MAGISTRATE JUDGE